



### EMI Conversions Facility – Terms and Conditions

1. You can convert any purchase (between Rs.2500 and Rs.500,000) into EMIs within a period of 45 days of executing the transaction.
2. This facility is available only to Primary Card. (Not available to add-on cards)
3. The Bank shall not be responsible for the quality of the product or services offered.
4. This facility can be made available only on the full amount of any purchase transaction.
5. Bank and / or its Service Providers can record the communications with the Customer for its record purposes.
6. This facility is offered and provide solely at the discretion of the Bank and Bank reserve the right to cancel or reject any application for availing such facility. The final approval of the option will be at the sole discretion Barclays Bank PLC and may also subject to the performance on the Barclaycard at the time the request is received.
7. If you applied for closure of the Barclaycard and / or Bank decided, for any reason whatsoever, close the card before all the instalments get repaid, the Loan outstanding as on such date will get debited to the Card Account as one consolidated amount and you shall be permitted to close the Card or bank decided to recall the facility or close the card, in such situations you shall be required to make payment of all due amount(s) in the next billing cycle.
8. A Purchase transaction once converted by a customer to EMI can be preclosed subject to the customer paying a Preclosure Fee which is 3% of the Outstanding Principal at the time of Preclosure if the same is closed within 6 months of EMI conversion and 1% if the closure is beyond 6 months. The Preclosure Fee will also be levied with the applicable Service Tax.
9. Request for an EMI conversion option received after 45 days from the date of purchase will not be processed.
10. Presently the flat interest rate applicable as conveyed to you on the transaction amount and Bank reserves the right to change the rate of interest and bank will communicate such new applicable rate in accordance with the RBI Guidelines.
11. Bank shall levy the appropriate processing fee for every EMI conversion request which shall be communicated in the offer.
12. At one time, at the option of the Bank, EMI Conversion facility can be requested for maximum of five purchase amounts on one Primary Card .
13. Barclaycard reserves the right to withdraw this offer at its discretion.
14. The Credit Limit on your Card will be blocked to the extent of your total outstanding principal and interest.
15. All disputes arising out of this promotion shall be subject to the exclusive jurisdiction of competent courts in Mumbai.
16. The Credit Limit will be released as and when the EMI is billed and paid for in subsequent months.

